

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

PHILLIP A HOMOLA  
CAROL L HOMOLA  
Debtor(s)

Case No. 06-16909

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/20/2006.
- 2) The plan was confirmed on 04/27/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 12/20/2011.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: \$0.00.
- 9) Total value of assets exempted: \$42,620.00.
- 10) Amount of unsecured claims discharged without payment: \$32,062.82.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$84,870.00
Less amount refunded to debtor	\$570.00

**NET RECEIPTS:** **\$84,300.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$1,374.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$4,281.13
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$5,655.13**

Attorney fees paid and disclosed by debtor: \$1,126.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADVOCATE HEALTHCARE	Unsecured	181.45	NA	NA	0.00	0.00
BMO HARRIS BANK NA CONSUMER	Secured	7,582.28	7,582.28	7,582.28	7,582.28	402.03
CAPITAL ONE BANK	Unsecured	NA	292.22	292.22	273.15	0.00
CAPITAL ONE BANK	Unsecured	2,400.00	2,490.44	2,490.44	2,327.91	0.00
CARDIOTHORACIC & VASCULAR SU	Unsecured	24.40	NA	NA	0.00	0.00
CARDUNAL SAVINGS	Secured	NA	NA	NA	0.00	0.00
CARDUNAL SAVINGS	Secured	1,107.00	NA	NA	0.00	0.00
CITIBANK	Unsecured	2,892.25	NA	NA	0.00	0.00
CITICARDS PRIVATE LABEL	Unsecured	10,433.00	NA	NA	0.00	0.00
CITIMORTGAGE INC	Secured	NA	NA	NA	0.00	0.00
CREDIT MANAGEMENT SERVICES	Unsecured	427.80	NA	NA	0.00	0.00
DISCOVER BANK	Unsecured	4,000.00	4,410.57	4,410.57	4,122.74	0.00
EAST BAY FUNDING	Unsecured	11,617.84	11,793.28	11,793.28	11,023.65	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	17,116.04	17,116.04	17,116.04	15,999.05	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	2,400.00	1,914.88	1,914.88	1,789.91	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	7,500.00	10,373.53	10,373.53	9,696.55	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	10,220.00	12,087.70	12,087.70	11,298.86	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	10,708.00	NA	NA	0.00	0.00
HARVARD COLLECTION SERVICE	Unsecured	105.60	NA	NA	0.00	0.00
JP MORGAN CHASE BANK NA	Secured	NA	NA	NA	0.00	0.00
JP MORGAN CHASE BANK NA	Secured	2,333.74	2,333.74	2,333.74	2,333.74	0.00
KEYNOTE CONSULTING INC	Unsecured	100.00	NA	NA	0.00	0.00
MARATHON OIL	Unsecured	200.00	NA	NA	0.00	0.00
MHS PHYSICIAN SERVICES	Unsecured	20.00	NA	NA	0.00	0.00
MIDWEST HEART SPECIALISTS	Unsecured	1,200.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	NA	569.71	569.71	532.53	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	3,836.00	3,836.86	3,836.86	3,586.47	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	7,225.00	7,234.93	7,234.93	6,762.78	0.00
RESURGENT CAPITAL SERVICES	Unsecured	987.67	976.98	976.98	913.22	0.00
SAMS CLUB	Unsecured	1,000.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$2,333.74	\$2,333.74	\$0.00
Debt Secured by Vehicle	\$7,582.28	\$7,582.28	\$402.03
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$9,916.02</b>	<b>\$9,916.02</b>	<b>\$402.03</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$73,097.14</b>	<b>\$68,326.82</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$5,655.13</u>	
Disbursements to Creditors	<u>\$78,644.87</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$84,300.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/22/2012

By: /s/ Glenn Stearns

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.